



Adam W. Hamm
Insurance Commissioner

Like a lot of life's important decisions, sometimes we just need a little help making up our minds. The State Health

Insurance
Counseling (SHIC)

program staff and volunteers will help you with any questions you may have regarding long-term care insurance and whether or not you should purchase a policy. Please call the SHIC program today—we're here to help!

Who can help me?

For **Medicaid**, contact your county social services office.

For **Medicare**, call the State Health Insurance Counseling program at the North Dakota Insurance Department at 1.888.575.6611.

For **long-term care insurance**, call your local life and health insurance agent or call SHIC at 1.888.575.6611.

Request a copy of *A Shopper's Guide to Long-Term Care Insurance* to find the answers to commonly-asked questions by calling the N.D. Insurance Department at 1.888.575.6611.

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Long-term care insurance



Questions about long-term care?

The North Dakota Insurance Department may be able to help.

NORTH DAKOTA Insurance Department
Protecting the public good
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**NORTH
DAKOTA**

*Insurance
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S H I C

State Health Insurance
Counseling Program

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What is long-term care?

Long-term care consists of a variety of services that help people with health or personal needs and activities of daily living over a period of time.

How do I get long-term care?

Informal care: often provided by family or friends

Homemaker services: basic services given to help a person remain at home. Services may include housekeeping, laundry, meal preparation and shopping.

Home health care: This covers a wide range of services including giving medication, skilled nursing, therapy, nutrition, personal care for help with activities of daily living and possibly chore services.

Hospice: Usually short-term care for the terminally ill. The care focuses on pain management, emotional and spiritual support for the patient and family. It is usually provided in the home, but can be given in a hospital or nursing home.

How do I pay for long-term care?

Private pay: Many people use their own resources to pay for long-term care, especially informal care giving.

Medicaid: For those who qualify, Medicaid pays for a wide variety of care that may be provided at home or in facilities such as basic care and skilled nursing facilities (nursing homes). See your county social services office for more details.

Medicare: Generally, Medicare does not cover long-term care if you only need custodial care in a nursing home. Medicare does cover hospice care. Homebound persons may be eligible for skilled nursing care or therapy services on an intermittent basis, if your doctor orders it. There is limited Medicare coverage for being in a skilled nursing care facility, including rehabilitative services and a semi-private room, if you are admitted after a three-day hospitalization for up to 100 days in a benefit period. You must require skilled care like intravenous injections or physical therapy.

Long-term care insurance: Long-term care insurance policies are designed to help pay for some of the costs of long-term care. The policies can often provide coverage for home care, care in a basic care facility and care delivered in a nursing home setting. Many companies offer the policies in North Dakota and there are many different types of policies available.

What is the long-term care partnership?

The partnership represents collaboration between state government and insurance companies in funding long-term care needs. Under this partnership, the state government modifies the rules of their Medicaid program to allow applicants who have purchased qualifying long-term care insurance policies to access Medicaid coverage while retaining assets they would normally be required to spend on their care. Individuals must still meet Medicaid eligibility requirements.

Before you buy, have you considered ...

- Do I have enough income to pay my own way without insurance?
- Is it reasonable to spend my own money, deplete my assets and then apply for Medicaid?
- Is there any reason to preserve my assets for heirs?
- Do I have enough income to pay a portion of the nursing home costs and then rely on a small long-term care policy for the remainder?

Note: If purchasing long-term care insurance strains your budget, you should consider other alternatives for covering the cost of care you may require.